



## Third Party Asset/Employment/Income Vendor Certification

### Third Party Asset/Employment/Income Verification Certification

FLC Bank accepts third party verifications for assets, employment and income in lieu of standard bank statements, verifications of employment and income on Conventional, FHA, USDA, and VA loans.

The provider/vendor must be on the GSE approved vendors list and the below certification must be signed.

#### FLC Bank requires the Broker to represent and warrant the following:

1. Your vendor selection process, selection criteria and vendor management performance processes documentation meet Fannie Mae/Freddie Mac/FHA/USDA/VA requirements for managing the oversight of vendor performance.
2. The borrower provided proper authorizations for the lender to use the verification method.
3. The verified information conforms to the information that would be provided on form 1005 (Verification of Employment), Form 1006/1006S (Verification of Deposit) or bank statement.
4. The date of the completed verification is in compliance the age of credit documents.
5. The vendor maintains reasonable practices that ensure reliable and authorized verifications of deposit, asset, employment or income information.

#### Applicant (Company Full Legal Name):

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Signature: \_\_\_\_\_ Title: \_\_\_\_\_

Print Name: \_\_\_\_\_ Date: \_\_\_\_\_